APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/712,743	11/14/2000	Roberta L. Patnode	10655.9500	9259

			EXAMINER
20322	7590	01/23/2008	AKINTOLA, OLABODE

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ART UNIT	PAPER NUMBER
3691	

MAIL DATE	DELIVERY MODE
01/23/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

		Application No.	Applicant(s)
Office Action Summary		09/712,743	PATNODE ET AL.
		Examiner	**Art Unit**	
		Olabode Akintola	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on _31 October 2007_.

2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) _1,4-8,10,11,14-16,18-21,24-29,31,34-40 and 43-46_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) _1,4-8,10,11,14-16,18-21,24-29,31,34-40 and 43-46_ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some * c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in

37 CFR 1.17(e), was filed in this application after final rejection. Since this application is

eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e)

has been timely paid, the finality of the previous Office action has been withdrawn pursuant to

37 CFR 1.114. Applicant's submission filed on 10/31/2007 has been entered.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

The factual inquiries set forth in *Graham* v. *John Deere Co.*, 383 U.S. 1, 148 USPQ 459

(1966), that are applied for establishing a background for determining obviousness under 35

U.S.C. 103(a) are summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.
4.   Considering objective evidence present in the application indicating obviousness
      or nonobviousness.

Claims 1, 4-8, 10-11, 14-16, 18-21, 24-29, 31, 34-40 and 43-46 are rejected under 35

U.S.C. 103(a) as being unpatentable over Jones et al (US 6021397) in view of Doerr et al (US

6473745) and further in view of Lewis (US 6513019).

Re claims 1, 11, 21, 31, 40 and 46: Doerr teaches a method of creating financial advice

applications, comprising: receiving a request including financial data at a financial advice

application, wherein said financial advice application is configured to use said financial data to

provide financial planning and advice, wherein said financial data is related to at least one of:

financial need, preferred financial strategy and economic class of an entity; evaluating said

request to identify a plurality of distinct financial advice services based on said at least one of:

financial need, preferred financial strategy and economic class; identifying said plurality of

distinct financial advice services based on said at least one of: financial need, preferred financial

strategy and economic class; transmitting said financial data to said client computer in the form

of financial advice application, wherein said financial advice application is fully executable at

said client computer; and scripting requests from said client computer such that a single request

creates said financial advice application (abstract, Fig. 3, col. 2, lines 6-60, col. 4, lines 51-67;

col. 6, lines 10-33).

Doerr does not explicitly teach compiling data requirement unique to said entity based on at least

one of said financial need, said preferred financial strategy and said economic class, wherein said

data requirements include format and value properties in accordance with said plurality of

distinct financial advice services; compiling a data entry page having fields for collecting

information relating to said at least one of: financial need, preferred financial strategy and

economic class based on said data requirements, wherein said fields are populated by at least one

of said client and a representative of said client, to create fields populated with said information

relating to said at least one of: financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules; transmitting said financial data to said client computer in the form of financial advice

application, wherein said financial advice application is fully executable at said client computer;

scripting requests from said client computer such that a single request creates said financial

advice application; receiving a completed data entry page including field data based on said data

requirement and said plurality of financial advice services, wherein said field data is entered by

said at least one of said client and said representative; determining when said field data complies

with said data entry rules; and transmitting said field data to said plurality of distinct financial

advice services, wherein said plurality of distinct financial advice services process said field data

to provide said financial planning and advice.

Hitchcock teaches compiling data requirement unique to an entity, wherein said data

requirements include format and value properties (col. 2, lines 27-34; col. 5, line 61 through col.

6, line 2; col. 14, line 62- col. 15, line 12); compiling a data entry page having fields for

collecting information, wherein said fields are populated by at least one of said client and a

representative of said client, to create fields populated with said information (col. 5, line 61

through col. 6, line 2); applying to said fields said format and said value properties as metadata

to enforce data entry rules; (col. 2, lines 27-34; col. 14, line 62- col. 15, line 12); receiving a

completed data entry page including field data based on said data requirement; determining when

said field data complies with said data entry rules (col. 6, lines 55-64); and transmitting said field

data to appropriate entity, wherein said plurality of distinct financial advice services process said field data to provide said financial planning and advice (col. 2, lines 6-9).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Doerr to include these features as taught by Hitchcock. One would have been motivated to do so in order to provide a form for the user to complete and to ensure that the information provided by the user is valid.

Re claims 4, 19, 24, 34 and 44: Doerr teaches the step wherein said at least one financial advice application includes at least one of leased storage service, a formatting service, library service, repository service, simulator service, an asset allocation service, a business graphics service, a roadmap service, and an equity evaluation service (col. 7, lines 15-30).

Re claims 5-8, 14-16, 25-28, 35-38, 43: Doerr does not explicitly teach formatting data transmitted between said financial advice services and said financial advice application in a standardized data format, wherein said standardized data format is XML. Hitchcock teaches the step comprising formatting data in a standardized data format, wherein said standardized data format is XML (col. 21, lines 13-40). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Doerr to include these features as taught by Hitchcock for the obvious reason of standardizing transmission data formats to avoid conversions, thereby enhancing the speed of the system.

Re claims 10, 18, 29 and 39: Doerr teaches the step comprising communicating with registration

application configured to allocate TCP/IP port for use financial advice application during client

session (Fig. 1).

Re claims 20 and 45: Doerr teaches the step wherein said financial advice application comprises

an application services manager configured communicate with said client computer and said

financial advice service (Fig. 1).

Response to Arguments

Applicant's arguments with respect to claims have been considered but are moot in view

of the new ground(s) of rejection.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure.

Maggioncalda et al (US 5918217) teaches user interface for a financial advisory system

(col. 8, lines42-50)

Moran (US 6430542) teaches a computer implemented program for financial planning

and advice system (Figs. 1-54, col. 2, lines 31-37, col. 6, lines 50-58, col. 11, lines 32-50)

Boe et al (US 6236975) teaches system and method for profiling customers for targeted

marketing (Figures, col. 6, lines 8-11, col. 7, lines 9-27, col. 8, lines 16-23, col. 10, lines 1-8)

Cullen et al (US 6272528) teaches selecting distinct financial advice service such as life

planning, tax planning, inheritance planning etc (col. 8, lines 41-55).

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629.

The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for

the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

HANI M. KAZIMI
PRIMARY EXAMINER